IN THE UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF NORTH CAROLINA CHARLOTTE DIVISION

	X		
In re:	:	Chapter 7	
	:		
RFS ECUSTA INC. and	:	Case Nos.	03-10358 (GRH)
RFS US INC.,	:	and	03-10360 (GRH)
,	:		,
Debtors.	:	(Jointly Administered)	
	X		
LANGDON M. COOPER,	:		
as Chapter 7 Trustee for the estates of	:		
RFS ECUSTA INC. and RFS US INC., NATHU	:		
RAM PURI, UPENDRA K. PURI, AJAY	:		
BADHWAR, and STEVEN H. SMITH,	:	Case No. 3:06 - cv - 312	
,	:		
Plaintiffs,	:		
	:		
V.	:	STIPULAT	ION AND ORDER
	:		
CNA FINANCIAL CORPORATION, COLUMBIA	\ :		
CASUALTY COMPANY, and ZURICH	:		
AMERICAN INSURANCE COMPANY,	:		
	:		
Defendants.	:		
	:		
	:		
	X		

WHEREAS, on July 28, 2006 Plaintiffs filed a Complaint against the Defendants commencing the above-captioned action (the "Complaint");

WHEREAS, Rule 4(m) of the Federal Rules of Civil Procedure (the "Rules") provides that a summons and complaint shall be served within 120 days after the filing of the complaint or such later date as the court may direct upon a showing of good cause;

WHEREAS, under Rule 4(m) the deadline to serve the Complaint is currently November 27, 2006; and

WHEREAS, Plaintiffs and Defendants CNA Financial Corp. ("CNA") and Columbia Casualty Co. ("Columbia") are exploring whether litigation of Plaintiffs claims may be avoided.

NOW THEREFORE, it is Stipulated and Agreed by Plaintiffs and Defendants, acting through their respective counsel, as follows:

- Plaintiffs' time to serve the Complaint is extended to and including December 22,
 2006;
- 2. The Complaint may be served by Plaintiffs by overnight mail on the undersigned counsel for Defendants CNA and Columbia, who have expressly agreed to accept service on behalf of CNA and Columbia.
- 3. Other than as set forth herein, this Stipulation and Order is fully without prejudice to the rights and claims of the parties in this action.

Dated: Charlotte, North Carolina November ___, 2006

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COZEN O'CONNER

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Counsel to Defendants CNA Financial Corporation and Columbia Casualty Company

CONSENTED AND AGREED TO BY:

ROSS DIXON & BELL, LLP

By: /s/ Teah Lupton
David Gische
Teah Lupton
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Washington D.C. 20006-1040
202-662-2015

Counsel for Zurich American Insurance Co.

SO ORDERED:

Signed: November 15, 2006

Graham C. Mullen United States District Judge